

Fill in this information to identify the case

Debtor 1 Tyrena R. Adams

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of PENNSYLVANIA  
(State)

Case number 22-10472

**Official Form 410S1**

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor Ajax Mortgage Loan Trust 2021-B, By U.S. Bank National Association, As Indenture Trustee

Court claim no. (if known) N/A

Last four digits of any number you use to identify the debtor's account: 0571

**Date of payment change**  
Must be at least 21 days after date of this notice 5/1/2022

**New total payment:**  
Principal, interest, and escrow, if any \$1,005.73

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$766.09 New escrow payment: \$592.91

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$\_\_\_\_\_ New principal and interest payment: \$\_\_\_\_\_

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$\_\_\_\_\_ New mortgage payment: \$\_\_\_\_\_

Debtor 1 Tyrena R. Adams  
First Name Middle Name Last Name

Case number (if known) 22-10472

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ Adam B. Hall Date 04/07/2022  
Signature

Print: Adam B. Hall Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028  
Number Street

Columbus, OH 43216-5028  
City State ZIP Code

Contact phone 614-220-5611 Email amps@manleydeas.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:** :  
: **Case No.: 22-10472**  
**Tyrena R. Adams** : **Chapter 13**  
: **Judge Magdeline D. Coleman**  
**Debtor(s)** : \* \* \* \* \*  
:  
**Ajax Mortgage Loan Trust 2021-B, By** : **Related Document #**  
**U.S. Bank National Association, As** :  
**Indenture Trustee** :  
**Movant,** :  
**vs** :  
:  
**Tyrena R. Adams** :  
:  
**Kenneth E. West** :  
**Respondents.**

**CERTIFICATE OF SERVICE**

I certify that on the date of filing, a copy of the foregoing Notice of Payment Change was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Kenneth E. West, Chapter 13 Trustee, ecfemails@ph13trustee.com

Stephen Matthew Dunne, Attorney for Tyrena R. Adams, bestcasestephen@gmail.com

I certify that on the date of filing, a copy of the foregoing document was sent by U.S. Mail to the following:

Tyrena R. Adams, 7401 Peregrine Place, Philadelphia, PA 19153

/s/ Adam B. Hall

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# ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

## PROJECTIONS FOR COMING YEAR

**COMPANY**

Gregory Funding  
P. O. Box 230579  
Tigard OR 97281-0579  
(866) 712-5698

**ACCOUNT NO.**

Redacted

**STATEMENT DATE**

3/29/2022

**BORROWER**

Tyrena Adams  
7401 Peregrine Pl  
Philadelphia PA 19153-2317

**NEW PAYMENT INFORMATION**

*If you have already received your monthly billing statement, please adjust your bill to reflect the new payment amount reflected on this statement.*

Principal and Interest	\$412.82
Escrow Payment	\$592.91
Shortage/Surplus	
Deficiency	\$0.00
Other	\$0.00

<b>Payment Amount</b>	\$1,005.73
<b>Effective Date</b>	5/1/2022

Gregory Funding analyzes your escrow account annually, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account projection below, is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account. If you have any questions, you may call our loan servicing department at (866) 712-5698. Please, give your account number when making inquiries by telephone or in writing. We urge you to keep this statement with your loan records for comparison with the actual activity in your account at the end of the escrow accounting computation year.

**ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR**

Month-Year	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance	
				Projected	Required
			Starting Balance	\$1,056.93	\$2,371.60
May-2022	\$592.91			\$1,649.84	\$2,964.51
Jun-2022	\$592.91			\$2,242.75	\$3,557.42
Jul-2022	\$592.91			\$2,835.66	\$4,150.33
Aug-2022	\$592.91			\$3,428.57	\$4,743.24
Sep-2022	\$592.91			\$4,021.48	\$5,336.15
Oct-2022	\$592.91			\$4,614.39	\$5,929.06
Nov-2022	\$592.91			\$5,207.30	\$6,521.97
Dec-2022	\$592.91	\$3,790.00	Flood - NFIP Direct Servicing Agent-00562	\$2,010.21	\$3,324.88
Jan-2023	\$592.91	\$2,089.00	Hazard - STATE FARM - GA, NORTH METRO-00858	\$514.12	\$1,828.79
Feb-2023	\$592.91	\$1,235.88	Escrowed Tax Payment - PHILADELPHIA CITY/SCHOOL,PA	-\$128.85	\$1,185.82
Mar-2023	\$592.91			\$464.06	\$1,778.73
Apr-2023	\$592.91			\$1,056.97	\$2,371.64

Your ending balance from the last month of the account history is \$1,056.93. Your starting balance according to this analysis should be \$2,371.60.

This means you have a shortage of \$1,314.67. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have elected to include this amount in the arrears of the proof of claim that lender will file with the bankruptcy court.

Your 5/1/2022 mortgage payment will be \$1,005.73 of which \$412.82 will be for principal and interest and \$592.91 will go into your escrow account.

**Redacted YRENA ADAMS (BORROWER)**

**account.**

[illegible]

## **Bankruptcy Disclosure**

Under the Fair Debt Collection Practices Act, this is an attempt to collect a debt and any information obtained will be used for that purpose. However, in the event you have been discharged pursuant to or are under the protection of federal bankruptcy law, this letter is not an attempt to collect the debt against you personally.

If this Escrow Analysis indicates that there is a surplus, it may not mean that you are entitled to receive a return of that surplus. This analysis was calculated based on an assumption that the account is current according to the terms of the Note and Mortgage/Deed of Trust. If the account is behind, in default, or in bankruptcy, this analysis may not reflect the current state of the account or the terms of a bankruptcy plan. If there are enough funds in the escrow account and the surplus is \$50 or greater, that surplus will be mailed to you within 30 days, provided the account is current under the terms of the Note and Mortgage/Deed of Trust.

If you have any questions, please contact us at 866-712-5698.

Sincerely,

## Gregory Funding